Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Previously Presented) A method comprising:

receiving, by a computer, user financial information, wherein the user financial information comprises user savings goal information, user debt information and user income information;

transferring, by the computer and based upon the user savings goal information and the user income information, a savings amount to a user savings account, wherein the savings amount is at least a portion of user income;

analyzing, by the computer, the user debt information to determine a plurality of pending debt payments;

determining, by the computer, a plurality of penalties by analyzing, for each of the plurality of pending debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by the computer, a a payment hierarchy based upon the savings amount, the plurality of penalties and at least one of the payment information, the user savings goal information and the user income information, wherein the payment hierarchy minimizes the plurality of penalties.

2. (Previously Presented) The method of claim 1 further comprising transferring, based at least in part upon the payment hierarchy, at least a portion of the user income to a payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt.

3. (Previously Presented) The method of claim 1, wherein the transferring the savings amount includes transferring at, at least one of: a predetermined time period, before payment of certain bills, after payment of certain bills, or after a random time period.

4. (Previously Presented) The method of claim 1, wherein the transferring the savings amount includes transferring based upon user purchase data.

5. (Previously Presented) The method of claim 1, wherein the transferring the savings amount includes transferring based upon user purchase data, wherein said purchase data includes at least one of: a dollar amount, a percentage of purchase amount, and a number of transactions.

6. (Previously Presented) The method of claim 1, wherein the transferring the savings amount includes transferring at least one of: after sufficient funds are available in a user account, on a certain date, upon a certain amount of funds being transferred to the user account, based upon user criteria, based upon a user override selection, or based upon historical user selections.

7. (Previously Presented) The method of claim 1, further comprising transferring at least a portion of the user income to a charity.

8. (Previously Presented) The method of claim 1, further comprising transferring at least a portion of the user income to a charity based upon the payment hierarchy.

9. (Previously Presented) The method of claim 1, wherein the transferring the savings amount includes transferring at least a portion of the user income and payment hierarchy information to an automatic bill payment system.

10. (Previously Presented) The method of claim 1, wherein the transferring the savings amount includes transferring at least a portion of the user income and selected payee information to an automatic bill payment system.

11. (Previously Presented) The method of claim 1, wherein the transferring the savings amount includes transferring at least a portion of the user income and payment hierarchy information to an automatic bill payment system, and enabling the user to perform at least one of : select bills to be paid and select a date for a bill to be paid.

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12. (Previously Presented) The method of claim 1, wherein the transferring the savings amount further includes transferring at least a portion of the user income by at least one of:

prompting the user to transfer user income,

prompting the user to select a particular transfer of funds,

providing at least one of cash and a negotiable instrument to at least one of: the user, a guardian, and a third party,

withdrawing funds from the user account and depositing the funds in a third party account,

transferring the user income to a financial instrument, and

placing selected funds in a pooled account.

13. (Previously Presented) The method of claim 1, wherein the transferring the savings amount further includes transferring at least a portion of the user income to a financial instrument, and sending the financial instrument to the user at predetermined intervals.

14. (Previously Presented) The method of claim 2, wherein the transferring to the payee includes enabling the user to initiate transfer to the payee.

15. (Previously Presented) The method of claim 1, wherein the user financial information includes user income source information related to a plurality of user income sources.

16. (Previously Presented) The method of claim 1, wherein the user financial information includes user debt information related to a plurality of user debts to a plurality of payees.

17. (Previously Presented) The method of claim 1, further comprising prompting the user to enter user savings goal information, and prompting the user to enter user debt information and user income information into a second computer system after the user enters the user savings goal information.

18. (Previously Presented) A system comprising:

a network interface communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program, is configured to:

receive user financial information, wherein the user financial information comprises user savings goal information, user debt information and user income information;

transfer, based upon the user savings goal information and the user income information, a savings amount to a user savings account, wherein the savings amount is at least a portion of user income;

analyze the user debt information to determine a plurality of pending debt payments;

determine a plurality of penalties by analyzing, for each of the plurality of pending debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determine a payment hierarchy based upon the savings amount, the plurality of penalties and at least one of the payment information, the user savings goal information and the user income information, wherein the payment hierarchy minimizes the plurality of penalties.

19. (Previously Presented) A tangible computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer, cause the computer to perform operations comprising:

receiving, by the computer, user financial information, wherein the user financial information comprises user savings goal information, user debt information and user income information;

transferring, by the computer and based upon the user savings goal information and the user income information, a savings amount to a user savings account, wherein the savings amount is at least a portion of user income;

analyzing, by the computer, the user debt information to determine a plurality of pending debt payments;

determining, by the computer, a plurality of penalties by analyzing, for each of the plurality of pending debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by the computer, a payment hierarchy based upon the savings amount, the plurality of penalties and at least one of the payment information, the user savings goal information and the user income information, wherein the payment hierarchy minimizes the plurality of penalties.